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# Boston's Triple-deckers

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Boston's triple-decker homes are an important part of our housing resources, but one whose living quality and economic advantages are often overlooked. In this time of spiraling housing costs, it is essential that we make the best use of our existing resources. Therefore, the City of Boston has prepared this booklet to encourage a second look at the advantages of triple-decker housing.

The results that can be obtained by applying energy and imagination to a triple-decker can make these structures an exciting part of Boston's future. I hope you will give the triple-decker serious consideration as an option for city living.

*Kevin H. White*

Kevin H. White, Mayor  
City of Boston





## What is a triple-decker?



*Pearl Street, Dorchester, April 1899.*

During the 1870's, suburbs such as Allston, Jamaica Plain and Dorchester were annexed to Boston and the horse-drawn streetcar system was extended to serve them. This set the stage for a period of tremendous economic and physical development in Boston. Given the opportunity to move from the crowded conditions of the old "walking" city, a rapidly growing middle class chose to move to the new "streetcar suburbs," where they were able to afford a free-standing one-, two- or three-family wooden house with enough land to provide a sense of individuality.

The triple-decker evolved as a unique and enormously popular housing style during the period of sustained building activity that began around 1890 and lasted into the 1920's. By 1920, approximately 15,000 triple-deckers had been constructed in Boston, and the style had spread throughout New England. Free-standing houses with a two- or three-bedroom apartment on each floor, triple-deckers provided more light, fresh air and suburban green space than the older brick row houses closer to the center of the city.

While the architectural and structural quality of Boston's late Victorian single- and two-family homes is widely appreciated, fewer people recognize that the triple-decker is a Victorian housing type, built in the same tradition. Triple-deckers built between 1885 and 1900 reflected the popular Queen Anne style, with its fancy wood shingle patterns providing exterior decoration. Around 1900, the Colonial Revival style grew more popular and the triple-decker front porch became a showcase for elaborate variations on the columned Colonial entrance. While most triple-deckers have flat roofs, many have pitched roofs emulating their Victorian suburban neighbors.

Triple-deckers offered advantages to both owners and tenants. The income from two rental units made them financially attractive, especially to the family purchasing a first home. For the tenants, the fact that the owner lived on the premises usually provided assurance that the building would be maintained with pride and would remain a pleasant place to live.

Today, 90 years after their introduction, triple-deckers are still an important part of Boston's neighborhoods. With more people demanding the convenience of living close to public transportation, and with a growing number of young families and single people seeking apartments with two or three bedrooms, the triple-decker is being rediscovered by a new generation of urban residents.



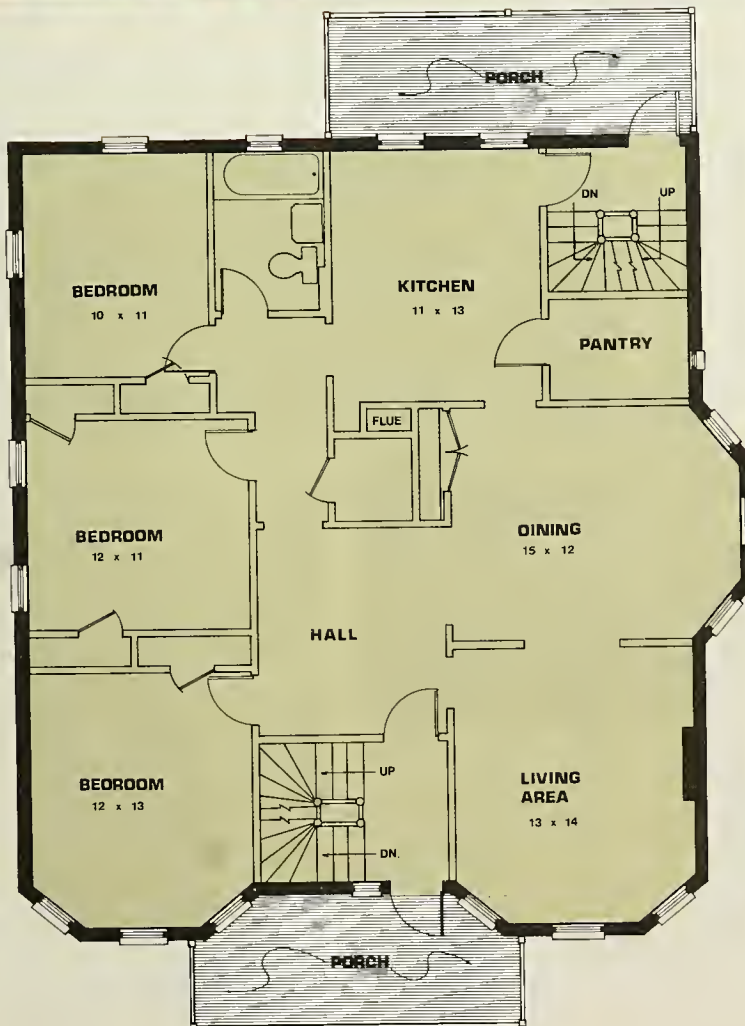
## What's Inside?



A triple-decker apartment usually contains 1,000 to 1,500 square feet of living space, larger than many modern apartments, but smaller than most single-family houses. It has two or three bedrooms, a living room (or two), a dining room, a large kitchen, front and rear stairs and frequently both front and rear porches.

A full basement provides storage space and usually includes a separate heating system for each apartment. Triple-deckers with pitched roofs have additional space in the attic.

Although there are broad variations in size, style and quality, most triple-deckers include features which were considered standard in late Victorian houses, including stained or leaded glass windows, fancy interior woodwork, pantries and built-in china cabinets, front and side bay windows and corner towers.





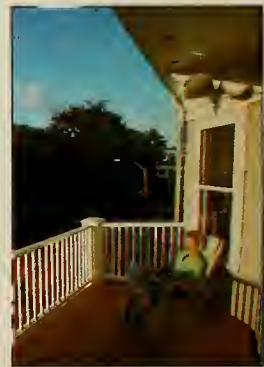
## What's special about the triple-decker?



**Construction and architectural quality:** Even the simplest triple-decker usually has interesting woodwork, a built-in china cabinet and a stained glass window. Many are quite elegant. And they all reflect a high quality of construction rarely matched in modern apartments and houses.



**Porches:** Each apartment has a private outdoor space — or two — for relaxing in a hammock, growing plants and enjoying the view.



**Windows:** Located on all four sides of the building (unlike a row house), 15 to 20 windows in each apartment provide lots of light and cross ventilation. Even where houses are fairly close together, the light, air and view are maximized by the use of projecting bays.







**Views:** The hills found throughout Boston's residential sections frequently provide an interesting setting and a good view, particularly from a triple-decker's porches.



**Adaptability:** An owner can alter the spaces within a triple-decker apartment without great difficulty, allowing the creation of a unique, tailor-made home, at reasonable cost.



**Yards:** Although big enough to grow some flowers or vegetables, or even a lawn, a typical triple-decker yard won't keep the owner behind the lawnmower all weekend.



**Security:** With three apartments in the building, residents know each other, and someone is likely to be at home to keep an eye on things when others are away.

**Convenience:** Triple-deckers are found in most Boston neighborhoods, in locations well served by public transportation, neighborhood stores and other urban amenities.

**Economy:** The income from two rental apartments substantially reduces the cost of home ownership, usually covering the monthly mortgage payments and real estate taxes. The owner must then provide primarily for building maintenance and repairs.

**Size:** With their five or six rooms, triple-decker apartments are smaller than most single-family houses, but are a comfortable size for a small family, a couple or an individual.

**Expansion potential:** Two apartments can easily be combined to obtain additional living space for a growing family, without making structural changes.

**Roof decks:** Easy to construct on a flat roof, a roof deck can be the private yard of a third-floor apartment or can be shared by all the residents of the building.



## What's the future of the triple-decker?

A large segment of the American population, the members of the post World War II "baby boom," are now in their 20's and early 30's and are establishing their own households. In fact, twice as many new households will be formed over the next decade as in any past decade. The resulting strong demand for housing will not be met by the few expensive new homes likely to be built. The triple-decker will prove attractive to many of these new households because it is conveniently located, has good sized apartments and provides an easy first step into home ownership. These younger families will join many others in Boston's neighborhoods who have maintained and appreciated the triple-decker over the years.

Many families and individuals are opting for urban living. They favor convenience, public transportation, proximity to jobs (often for more than one member of the household), the varied and stimulating environment of an urban neighborhood and the distinctive architectural character of older housing. Particularly as the costs of automobile ownership and operation continue to rise, many people will try to reduce commuting distances and to eliminate the need for more than one car per family. Triple-deckers, originally built close to public transportation connecting to the centers of employment in Boston, are ideally situated to satisfy these needs.

Recent population trends indicate that people are marrying later, having fewer children and having them later. There are also many more single-person households than in earlier generations. Therefore, more people are seeking the amount of space that the triple-decker's two- or three-bedroom apartments have to offer. Whether as tenants or as homeowners, they are finding that Boston's triple-deckers are an ideal size.



Many people assume that buying a house requires great financial resources. Or they assume that the time to buy a house is when they are married and ready to have children. So they pay rent for years, waiting and saving for the time when they will need and can afford a single-family house. Others find owning a triple-decker to be a good alternative to renting — financially rewarding as well as personally satisfying. The triple-decker will continue to serve as a starter home for many people, enabling them to save money, build a strong credit rating and enjoy a hedge against the continued inflation of housing prices and rents. While some will move on to a single-family house as their families expand, others will find that the triple-decker serves their needs for a much longer period.



## Triple-decker innovations



An important advantage of home ownership is the owner's ability to modify the house to satisfy personal needs and taste. Since few people can afford a custom-designed new home, owners often alter their existing homes, whether by adding an extra room to a single-family house, or by renovating a brick townhouse.

The floor plans of most triple-deckers are attractive and practical, yet lend themselves to modification to meet individual preferences. Because the triple-decker's woodframe construction method is simple and straightforward, changes are possible at a reasonable cost — often an owner can do much of the work — that can result in a custom-designed home.

Each owner will have different design ideas, based on family size, taste and the layout and location of the specific building, but a few examples of possible modifications suggest the opportunities offered by the triple-decker.

**Sliding glass doors:** Triple-deckers were not generally designed to take full advantage of their particular sites. The rear of the building was considered a utility area regardless of its orientation to the sun and the view it offered. Back porches were for drying clothes and were also a children's play area. With rising energy costs, a drying porch may still be a desirable feature. But the back porch is also an attractive outdoor space, particularly if it overlooks a pleasant back yard or has a fine distant view. A modern sliding glass door, opening onto a rear porch, integrates this neglected amenity with the apartment interior. It makes access to the porch more attractive and convenient, and brings more light and fresh air into the apartment.

**Skylights:** In a third-floor apartment, additional natural light and ventilation can be obtained by installing skylights. In a flat-roofed building, it is easy to locate a skylight anywhere additional light is desired. Triple-deckers with attics offer exciting opportunities for opening up the third-floor ceiling, making loft spaces and bringing in sunlight through the roof.

**Open floor plans:** Standard design principles at the time of triple-decker construction dictated that the kitchen be separate from the dining room but large enough for informal family dining. Many people still prefer this more formal arrangement, but others prefer an open plan that integrates the kitchen with the living and dining spaces. This creates a spacious feeling and prevents someone working in the kitchen from being isolated from the rest of the family or from guests. Some triple-decker floor plans lend themselves well to the creation of such multi-purpose space through the removal of the wall between the existing kitchen and the adjacent room, and the redesign of the kitchen into a more compact, efficient layout. Original features such as pantries and china cabinets may be incorporated into the new arrangement, creating a mixture of old and new.







## Innovations

Three options for enlarging a small apartment:



**Original floor plan:** At times, two-bedroom apartments such as the one shown in this original floor plan have been converted into three-bedroom apartments by closing the opening between the dining room and the living room and making the dining room into a third bedroom. This has the effect of making each space seem somewhat cramped and closed off, leaving the central hallway as the only means of circulation.

Three modified floor plans are shown that suggest ways to open up the spaces and to improve some characteristics of the original plan which may be less desirable today than at the turn of the century:

- About 35% of the useable space in the original apartment is given over to the large kitchen and dining room.
- The only access to the rear porch is through the back stair hall and there is no visual connection to either the rear porch or the back yard.
- The living room is relatively small.
- The central corridor is long and entirely internal, with little natural light.

Structural bearing walls are indicated on the plans with crosshatching. Some of these walls are removed in the modified plans. When this is done, it is necessary to provide substitute structural support, which is more expensive than

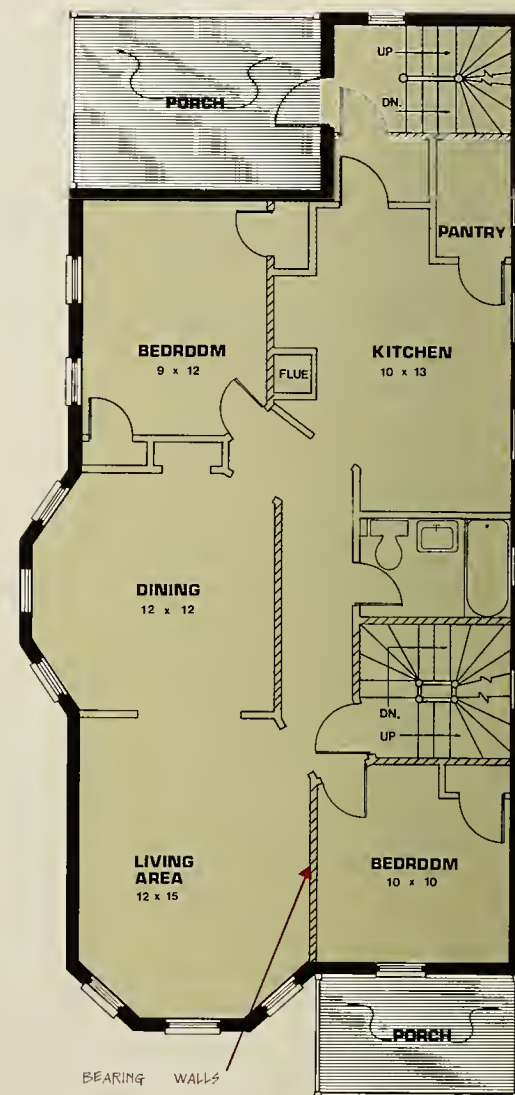
the removal of a non-bearing partition wall. Removal of any wall requires professional assistance.

**Living room in front:** The living room can be expanded by incorporating the front bedroom. A fairly simple modification, this assumes that the best view and possibly the best sunlight can be enjoyed at this end of the building. The front porch becomes directly accessible from the living area. The dining room is converted into a more spacious master bedroom and the kitchen is made more efficient in order to provide a new dining area.

**Living room at rear:** In order to capitalize on a good view, a pleasant back yard or good sunlight at the rear of the building, it might be desirable to create a living area in place of the rear bedroom. A sliding glass door to the back porch can open up the back of the house, making the porch more useable and bringing the sun and fresh air into the large living/dining/kitchen area created by the removal of the kitchen wall.

**Open floor plan:** A more drastic modification creates a very spacious living area by going one step beyond the previous plan and adding the original dining room, the middle room of the apartment, to the rear living area. This could be the third stage of a gradual remodeling plan. Phase one would be the creation of the new kitchen/dining area. Phase two would provide a new living room by removal of the wall between the kitchen and rear bedroom and installation of a sliding glass door. Phase three would expand the new living room by incorporating the middle room. Staging such as this can allow the work to proceed as money and time are available, while permitting the owner to live in an attractive apartment at the end of any stage.

## Original floor plan

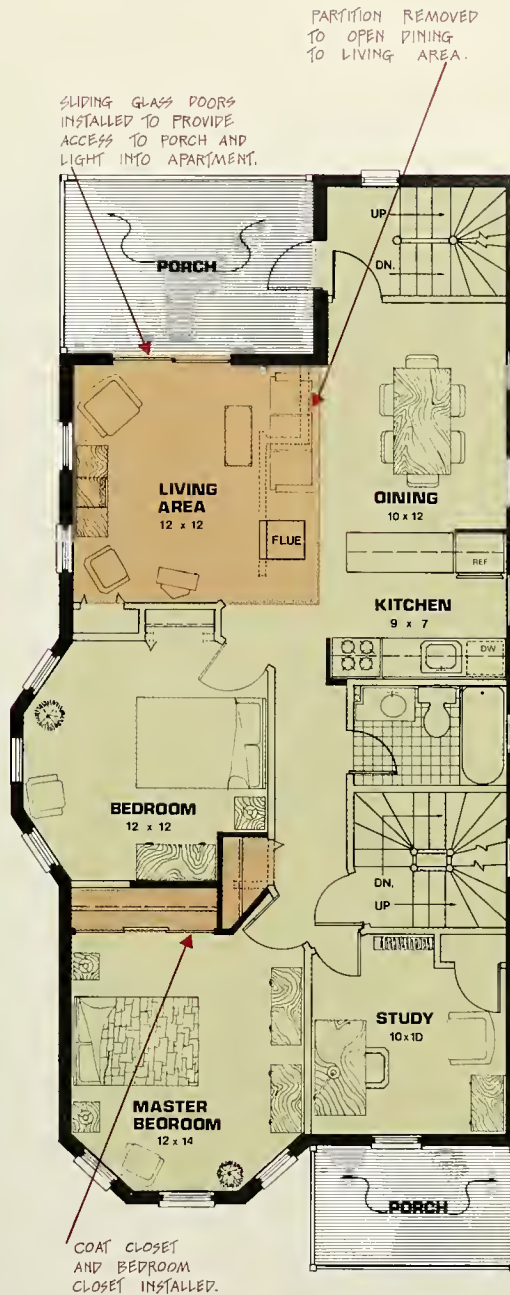




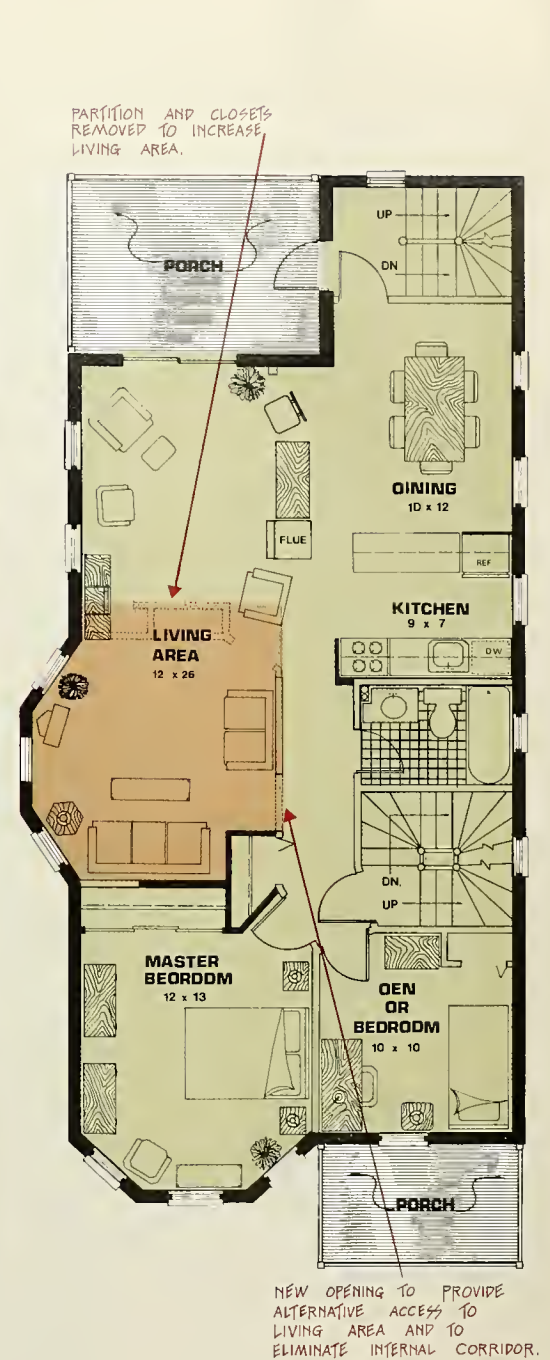
## Living room in front



## Living room at rear



## Open floor plan



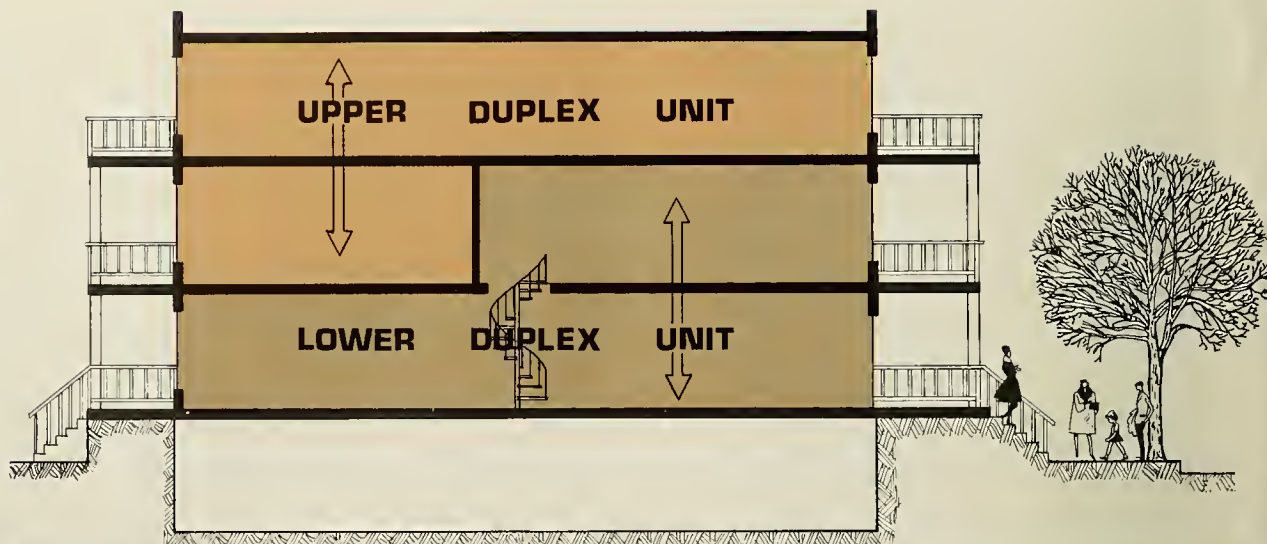


All three floors of this triple-decker are shown to illustrate a conversion to a two-family home. This is an ambitious remodeling, but it shows how far a triple-decker can go in providing a spectacular living environment. This type of conversion might well be attractive to a triple-decker owner in need of more space for a growing family, or one who wished to minimize the responsibilities of being a landlord.

The second-floor apartment has been eliminated and the space distributed to the first- and third-floor apartments as shown in the sectional diagram. An additional staircase is necessary for the lower apartment in order to avoid use of the common front stairs to reach the second floor. The second-floor kitchen is easily converted to a bathroom, resulting in two bathrooms for each apartment.

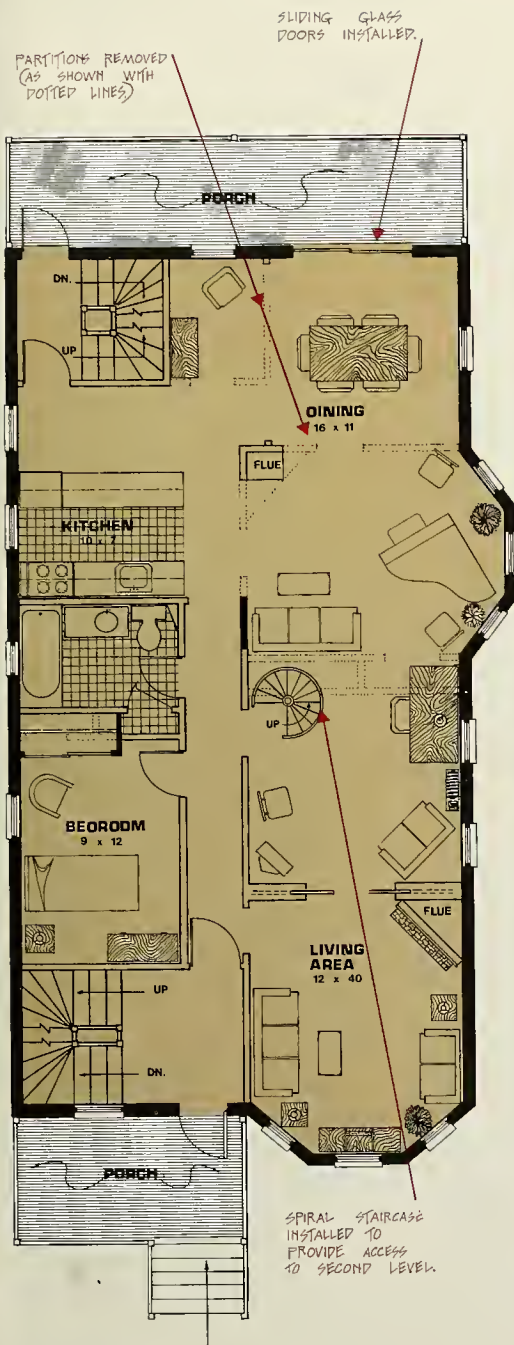
The lower apartment features a living area on a grand scale with light and ventilation from three sides, while the upper apartment uses the increased space to provide four bedrooms.

While there are great similarities among triple-decker floor plans, there are also significant differences in the number and size of rooms, the exact layout and the building's relationship to its neighboring buildings and the land. Therefore, each building must be evaluated individually in relation to the needs of the owner, and the ideas presented here can only be a stimulus for thinking about triple-deckers rather than a formula for exactly what to do.

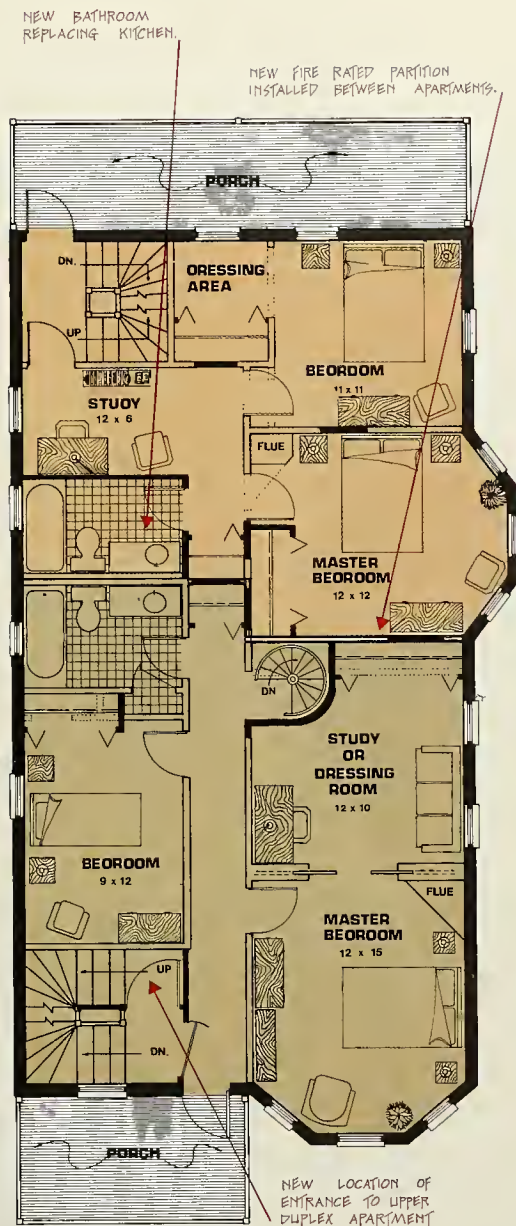




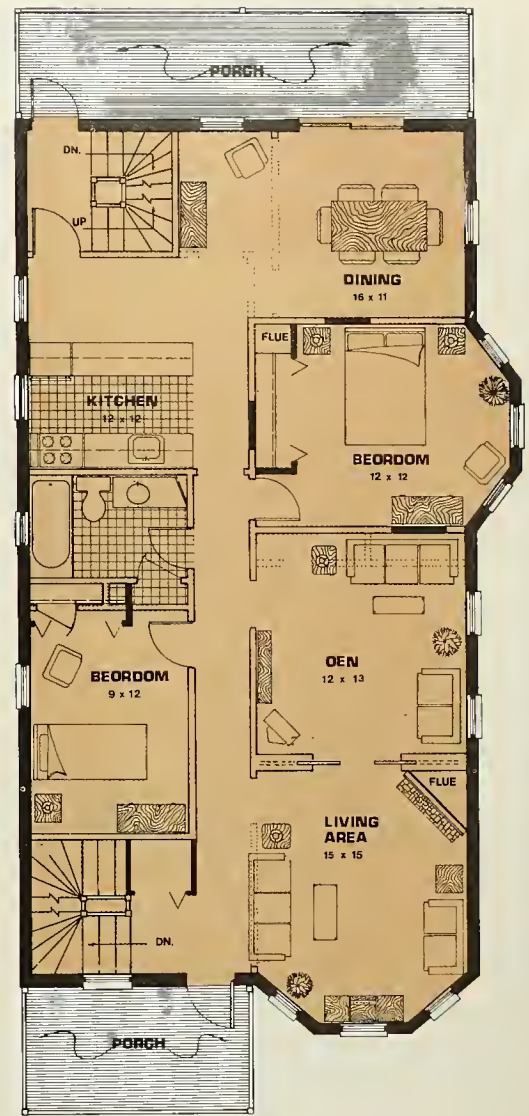
First floor



Second floor



Third floor





## What does it cost to own a triple-decker?



Buying a triple-decker can be relatively easy and make economic sense. The downpayment may be well within reach, and two rental incomes and income tax advantages greatly reduce the annual operating costs. An owner who is willing to do much of the maintenance of the building personally can reduce costs even further.

The purchase price of a well-maintained triple-decker in Boston ranges from \$15,000 to over \$50,000, depending on location, rental income, amount of land, apartment size and other features. The accompanying chart illustrates a way to calculate the cost of acquiring and living in a well-maintained triple-decker. A hypothetical building with a \$30,000 purchase price serves as an example. Actual prices, tax bills and rental incomes will vary greatly and the resulting net cost may be higher or lower than the illustration. Space is provided to evaluate a specific building using the same method.

Two options for financing the purchase of a triple-decker are illustrated: a "conventional" mortgage, which requires a sizeable initial downpayment but has relatively small monthly payments; and an "FHA" mortgage, which permits a minimum downpayment but has higher monthly payments, resulting in a much larger total interest payment over the life of the mortgage. Other mortgage financing plans are available with differing levels of downpayment, and the cost of borrowing varies from one plan to another, as well as from one bank to another. Interest rates also change periodically. Therefore, a prospective home buyer should consult the mortgage officers of several banks to determine which plan would be best, given the buyer's level of savings and income and the cost of the house.

To evaluate the cost of purchasing a specific house, it is important to determine the market value, the current rent levels and the property tax bill for the house. These vary greatly and cannot be accurately estimated. While Boston's tax rate is numerically high, assessed values are low, and the resulting tax bills are comparable to other nearby cities and towns.

Most triple-decker apartments have individual heating systems and gas and electric meters. The tenants and the owner each pay for their own fuel and utilities. These costs are not included in the cost analysis.

As the chart indicates, regular monthly ownership costs may be nearly covered by rental income, leaving the owner of the triple-decker with responsibility for regular maintenance and repair costs. As a rule, an owner should budget about \$1,500 per year, \$125 per month, in order to keep a building in good condition. Many owners are able to save money by performing some or most of the maintenance themselves. While a building may require few expenditures in one year, another year may bring a major expense such as painting or a new roof which will require that the owner have adequate available savings or access to credit.

Federal income tax laws permit homeowners to deduct from taxable income all mortgage interest payments and real estate taxes paid on their property. Maintenance expenses and "depreciation" for the two rental apartments of a triple-decker can also be deducted, producing additional after-tax savings for the owner. In the hypothetical example, the owner would save between \$150 and \$600 per year on income taxes, depending on tax bracket and the type of mortgage financing.



# Purchase of a hypothetical \$30,000 triple-decker

	Conventional mortgage financing	Minimum downpayment FHA financing	Workspace for specific building and financing
<b>Initial costs</b>			
Downpayment	\$6,000 20% of price	\$900 3% of price	
Closing costs, legal, etc.	\$1,000	\$1,000	
<b>Total cash needed at time of purchase</b>	<b>\$7,000</b>	<b>\$1,900</b>	
<b>Monthly costs</b>			
Mortgage for 25 years	\$200	\$235*	
Taxes	\$140	\$140	
Insurance, water and sewer	\$50	\$50	
<b>Total monthly costs</b>	<b>\$390</b>	<b>\$425</b>	
<b>Monthly income from 2 rented units</b>	<b>\$360</b>	<b>\$360</b>	
<b>Net monthly cost to owner</b>	<b>\$30</b>	<b>\$65</b>	
<b>Annual costs for maintenance and repairs</b>	<b>\$1,500**</b>	<b>\$1,500**</b>	
<b>Annual income tax benefits</b>			
Interest payments on mortgage	\$2,000	\$2,300*	
Real estate taxes	\$1,700	\$1,700	
Maintenance of rental units	\$1,000	\$1,000	
Depreciation of rental units over 20 years	\$1,000	\$1,000	
<b>Total deductions</b>	<b>\$5,700</b>	<b>\$6,000</b>	
<b>Less rental income</b>	<b>-\$4,300</b>	<b>-\$4,300</b>	
<b>"Tax loss" deductible from other income</b>	<b>\$1,400</b>	<b>\$1,700</b>	



City of Boston  
Kevin H. White, Mayor

Office of Program Development  
John Weis, Director

## Further information:

Information about City of Boston programs to assist housing maintenance and rehabilitation is available from the Office of Housing, 722-4470.

A detailed study of the architectural development of the triple-decker in Dorchester is available from the Boston Landmarks Commission, 722-4300.

The Office of Program Development welcomes other questions or comments, 725-3440.

Text and photographs: Bob Rugo  
Two photographs, bottom of page 6:  
Lou Jones

Editing: Vicki Kayser

Graphic design: Deenie Yudell

Architectural design: Tom Saravelas,  
Tony Blackett

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\* Figure is higher than for a conventional mortgage as more interest is being paid on a larger mortgage balance.

\*\* This suggests a need to budget about \$125 per month, but many homeowners save money by doing much of this work themselves.



# Triple-decker neighborhoods

Triple-deckers are found in most Boston neighborhoods. Sometimes they predominate along a street, but more often they occur in small clusters among single- and two-family houses. The streets indicated on the map provide just a sample of Boston's triple-deckers and their neighborhoods.

